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SATURDAY, FEBRUARY 13 1898

THE BANK OF SCOTLAND AND THE CREDIT SYSTEM.

Much has been said in the recent discussion of the banking system of this country about banking in England and Scotland. The account given of the Bank of Scotland in the Bankers' Magazine for last month is, therefore, specially interesting just now.

The Bank of Scotland was chartered in 1695, and one of the extraordinary provisions in its charter was that any person buying its stock should become ipso facto a naturalized British subject, and this privilege was largely availed of by foreigners and remained in force until 1818. It was evidently not considered a crime then to be a stockholder in a bank. The liability of stockholders was limited to their holding of stock, and the power to issue notes was without limit, and so rerespect was limited to the amount of notes the bank then had outstanding.

The bank at first was only a bank of issue, and in order to float its notes had branches at four principal Scotch towns besides Edinburgh.

"The part performed by this note circulation was a most important one," John money in the bank, and so much was added to the money of the nation, its noes passed through the whole country, while those of Amsterdam only in that town, and those of the Bank of England are of but little use but at London.

But the most valuable feature of this bank, and the one to which we desire to call special attention in this article, was its "cash credit system" and its organization of branches for carrying out that

This arrangement would be of the u most value to our own country, but it is one which the vicious provisions of the national bank act forbids. Previous to 1728 the Bank of Scotland lent its money mainly on mortgages, personal bonds and The loans under the cash credit system were charged 6 per cent. interest with an abatement of 2 per cent, if interest was regularly paid every half year, while discounts were charged 8 per cent, for sums over £50 and 12 per cent. for smaller sums. Thus a preference was given to these loans under the cast credit system, by which not only was the note circulation helped, but the system "aided greatly in providing capital for the traders and AGRICULTURISTS of a poor country, such as Scotland then was, in fact, nothing contributed so much to the prosperity of Sotland during the sixteenth century as this banking feature alone,

This system is thus described by a com-

mittee of the House of Lords: "There is also one part of their system which is stated by all the witnesses (and in the opinion of the committee very justly stated) to have had the best effects justly stated) to have had the best effects upon the people of Scotland in producing and encouraging habits of frugality and industry. The practice referred to is that of cash credits. Any person who applies to a bank for a cash credit is called upon to produce two or more competent securities, who are jointly bound, and after a full inquiry into the character of the applicant, the nature of his business and the sufficiency of his securities, he is allowed to open a credit and to draw upon the bank for the whole of its upon the bank for the whole of its amount or for such part as his daily transactions may require. To the credit transactions may require. To the create of his account he pays in such sums as he may not have occasion to use, and interest is charged or credited upon the daily balance as the case may be. From the facility which these cash credits give to the small transactions of the country, and from the opportunities which they afford to persons who begin business with little or no capital but their character, to employ profitably the minutest products of their industry, it cannot be doubted that the most important advantages are derived to the whole community. The advantage to the banks who give these cash credits arises from the call which they continually produce for the issue of their paper and from the opportunity which they afford for the profitable employment of part of their deposits. The banks are, indeed, so sensible that in order to make this part of their business advantageous and secure, it is necessary of his account he pays in such sums as advantageous and secure, it is necessary that their eash credits should (as they express it) be frequently operated upon, that they refuse to continue them unless this implied condition be fulfilled."

dence of Mr. Blair, treasurer of the Bank of Scotland, in regard to his bank's ex-perience of cash credits, speak. He said: "Ilterally have hardly ever heard of a bad debt by cash credits. The Bank of Scotland. I am sure, lost hardly anything in an amount of receipts and payments of hundreds of millions. They may have lost a few hundred pounds in a century."

Now, as to its branches. The Bank of Scotland had in 1819 only 13 branches; it now has 130, while all the banks in Scotland have to-day 1,200 branches in a territory less than three fourths the size of Virginia. It is conceded that these branches could not be sustained but for the privilege of issuing notes and the benefits derivable therefrom.

What we in the South have suffered from the cruel oppressions of the national bank act can never be computed, and if our representatives in Congress instead of destroying their influence by lamoring for the unattainable and ruinous free coinage of silver, should unite all Democrats in a determined attack upon that Bastile of our financial liberties-the infamous national bank act-they would render a real service to their suffering fellow-citizens. As it is, they do no more than "bay the moon."

It is lamentable to think of the course hey pursue. What they are doing does about as much good to our people as is done a sick Indian by his medicine man beating a drum over his head.

PARTISANRY AND INDEPENDENCE.

The Honorable Charles A. Towne, former member of Congress from Minnesota, and chairman of the National Silver Republican Organization, spoke recently at Birmingham, Ala., on the currency question, and instructed Democrats

as to their duty. He had a great deal to say about free coinage, but as his arguments were much the same as those which have been so often advanced, there was little of interest in the speech from that standpoint,

But Mr. Towne took occasion to say with emphasis that the salvation of this country depends upon the recognition by American citizens of the principle that allegiance to country comes before allegiance to party, and that any man who absolutely ties himself to a party and proposes to follow it blindly, is unworth; of American citizenship. As for himself he declared that he would not support a party or a candidate that did not repre sent his views, and he accorded to every man the same privilege.

In commenting on this the Birmingham News, a Democratic paper, says:

A few years ago a man could not hold or advance such opinions in the South without risking political estracism. Sec-

ilonal prejudice and the race question have served to prevent the growth of in-dependence in politics in this section, but these relies of the war are rapidly disap-North, and the great mass of patriots, who vote according to convictions and not in compliance with the dictates of party. will control the destinles of this country All this goes to confirm the opinion of

The Times, so aften expressed, that the independent vote of this country is rapidly growing. We believe in party organization.

parties, and in order to maintain a po We believe also in honest partisanry

We believe that every man should enthu stastically support the cause which he espouses, and we love to see a man de voted to his party. By independence in voting we do not mean that the citizen should hold himself aloof from all parties and vote with this or that party as the whim strikes him, never claiming allegiance to any party. Every citizen in Law said of the bank. "Its notes went | this country should be a party man, and for four or five times the value of the should, if he may affiliate with one or the other of the great parties of this land. He should be a party man from principle and not a floater without any political

There have always been two great parties in the United States, one believing in a strong (centralized government, a government of the classes, by the classes, for the classes; the other believing in as little government as possible, a government of the people, by the people, for the people.

Thus are the two parties differentiated, and it is an easy matter for the student of political guestions to determine which party is right and with which he should

We confess that the line of demarcation has been well nigh obliterated within the past few years, but there must in the course of time be a readjustment and the line will be drawn as clean-cut as ever And so there will always be a Republican party by one name or another, representing the peculiar principles of Republicanism, and a Democratic party by whatever name it may be called rep-

resenting the principles of Democracy. So long as these parties stand squarely by their principles the great majority of voters will divide and arrange themselves on one side of the line or on the other, giving their support sincerely to the Republican party or the Democratic

But there is a large body of citizens, and, as we have said, the number is constantly increasing, who will not follow party blindly, and will not support the party to which they belong, when that part departs from its rock-bottom principles. The party lash has no terror for them, nor will they be deterred by political ostracism from doing their duty as they understand it. As Mr. Towne has said, they will put allegiance to country ahead of allegiance to party, and will vote their convictions regardless of the cry of party regularity. In short, the independent voter will take care of his own conscience, and not commit it into the

keeping of any political party. This is not mugwumpery, and those who confound the political independent with the political mugwemp do so either designedly or ignorantly. There is the party man who follows the party blindly; there is the independent man who refuses to follow his party when in his opinion the party has forsaken is principles; there is the mugwump who is no party man at all, who has no political creed and no party affiliation. These three, but the greatest of all is the independent.

TRUE ESTIMATE OF RICHES. It is said of the late John W. Carroll

of Lynchburg, that his great wealth, which was accumulated by his own thrift and enterprise was not to be com-That these loans so targely made to pared to his genuine manliness and un-

farmers were satisfactory, let the evi- affected goodness of heart. His wealth did not make him selfish, but being by nature generous, money was to him a means of doing good and by his gifts he cultivated and developed a true spirit

of liberality. Dr. Holmes has said that nature was afraid to trust all serpents with fangs. Nor are all men to be trusted with money. It is a dangerous power that is

ant to be abused. But the wealth of men like John W. Carroll and Lewis Ginter is a blessing to hemselves and to the world. Whenever a rich man recognizes the fact that a fortune is a trust to be employed not in selfish indulgence, nor in oppressing the poor, but in the development of character, in the relief of distress and in the promotion of the public welfare, then and there only does he truly enjoy his riches; then does he realize the full trust of the inspired pronouncement that it is more blessed to give than to receive.

THE PRESENT AND THE PAST.

It is the fashion of the day to rail at the times and complain that the people of the country are getting worse off every day. In point of fact, in spite of the serious obstacle to a complete development that our unjust and tyrannical banking law imposes upon us, the condition of the great mass of the people has been steadily improving for one hundred years, and it is better to-day than it ever was.

We print the following from McMaster's History of the People of the United States in evidence of it:

There can, however, be no doubt that wonderful amelioration has taken place ince that day (1784) in the condition of the poor. Their houses were meaner their food was coarser, their clothing was of commoner stuff, their wages were, despite the depreciation that has gone on in the value of money, lower by one-

on in the value of money, lower by obhalf than at present.

A man who performed what would now
be called unskilled labor, who sawed
wood, who dug ditches, who mended
roads, who mixed mortar, who carried
honrds to the carpenter and bricks to the
mason or helped to cut hay in the harvest-time, usually received as the fruit
of his daily toil two shillings (about 40
cents). Sometimes when the laborers
were few he was paid more, and became were few he was paid more, and became the ency of his fellows if at the end of a week he took home to his family 15 shillings, a sum now greatly exceeded

On such a pittance it was only by the trictest economy that a mechanic kept strictest economy that a mechanic kept his children from starvation and himself

from jail.

In the low and dingy rooms which he salled his home were wanting many apletes of adornment and of use now to be ound in the dwellings of the poorest of its class. Sand sprinkled on the floor lid duty as a carpet. There was no class on his table, there was no china a his cupboard, there were no prints on its wall. What a stove was he did not now, coal he had never seen, matches

his wall. What a stove was he did not know, coal he had never seen, matches he had never heard of.

Over a fire of fragments of boxes and carrels, which he lif from the sparks struck from a fint or with the live coals brought from a neighbor's hearth, his wife cooked up a rude meal and served it in pewier dishes. He rarely tasted fresh meat as often as once in a week, and paid for it a much higher price than his posterity. Everything, indeed, which ranked as a staple of life was very costly. Corn stood at three shillings (about 60 cents) the bushel, wheat at eight and sixpence (about 51.70); an assize of bread was tempence, a pound of sait pork was tempence.

Lany other commodities now to be seen the tables of the poor were either to unknown or far beyond the reach his scanty means. Unenviable is the of that man who cannot in the height the season, when the wharves and rkets are heaped with baskets and tes of fruit, spare three cents for a nd of grapes or five cents for as my peaches, or when Sunday comes and indulge his family with waterons or cantaloupes. One hundred and induigo his family with watertens or cantaloupes. One hundred
rs ago the wretched fox-grape was
only kind that found its way to marand was the luxury of the rich,
one had then even heard are cantates, many varieties of peaches and
rs, tomatoes and rhubarb, sweet corn,
cauliflower, the erg-plant head letcauliflower, the egg-plant, head let-

e and okra.
The food of an artisan would now thought coarse, his clothes would be pair of yellow buckskin or leathern

A pair of yellow buckskin or leathern breeches, a checked shirt, a red flannel jacket, a rusty felt hat cocked up at the corners, shoes of neat's-skin set off with huge buckles of brass and a leathern apron comprised his scanty wardrobe. The leather he smeared with grease to keep it soft and flexible.

His sons followed in his footsteps or ware apprenticed to neighboring trades-

His sons followed in his footsteps or were apprenticed to neighboring tradesmen. His daughter went out to service. She performed, indeed, all the duties at present exacted from women of her class, but with them were coupled many others rendered useless by the great function of the conveniences of life. She mended the clothes, she did up the ruffs, the ran on errands from one end of the town to the other, she milked the cows, made

an on errands from one end of the town of the other, she milked the cows, made the butter, walked ten blocks for a pail f water, spun flax for the family linen, and when the year was up received £10 about \$400 for her wages.

But there is one other change which as, it must be admitted, done far more o increase the comforts of the poorest lass than better food, higher wages, ner clothes. Men are no longer imprishmed for debt. ed for debt.

finer clothes. Men are no longer imprisoned for debt.

No crime known to the law brought
so many to the jails and prisons as the
crime of debt, and the class most likely
to get into debt was the most defenceless and dependent, the great body of servants, of artisans and of laborers—those,
in short, who depended on their daily
wages for their daily bread.

One hundred years ago the laborer who
feil from a scaffold or lay sick of a
fever was sure to be selzed by the sherif
the moment he recovered and be carried
to jail for the bill of a few dollars
which had run up during his illness at
the huckster's or the tavern.

The entire system of punishment wat
such as cannot be contemplated without
mingled feelings of pity and disgust. Offences to which a more merciful generation has attached no higher penalty then
imprisonment and fine stood upon the
statute books as capital crimes. Modes
of punishment long since driven from
the prisons with exectations as w rthy
of an African krani were looked upon
by society with a profound indifference.
The treadmill was always going. The
pillory and stocks were never empty.
The shears, the branding-iron and the
lash were never lide for a day.

The misery for the unfortunate crea-

The misery for the unfortunate crea-ares cooped up in the cells even of the nost humanely kept prisons surpasses a herror anything ever recorded in fic-No attendance was provided the sick. No clothes were distributed to the naked. Such a thing as a bed was rarely seen, and this soon became so foul with insects that the owner dispensed with it gladly. Many of the in-mates of the prisons passed years with-out so much as washing themselves. Their hair grow long. Their clothing rotted from their backs.

As if such torments were not hard enough to bear, others were added by the half-maddened prisoners. No soon-er did a newcomer enter the door of a sell than a rush was made for him by e inmates, who stripped him of his shing an diet him stand stark naked till it was redeemed by what in the cultar pargon of the place was known

peculiar pargon of the place was knewn as drink-money.

It sometimes happened that the prisoners were in the possession of a carefully preserved blanket. Then this coremony, called garnishing, was passed over for the yet more brutal one of bian, keting. In spite of prayers and entreaties the miserable stranger was



FOR MEDICINAL USE NO FUSEL OIL

For Indigestion and Dyspepsia nothing gives such certain relief as this great whiskey. Insist upon having your druggist or grocer give you the genuine.

Send for pamphlet. DUFFY MALT WHISKEY CO. Rochester, N. Y.

bound, thrown into the blanket and tossed until he was half dead and ready to give his tormentors every superfluous garment to sell for money. With the tolls thus exacted liquor was bought, a fendish revel was held and when bad rum and bad tobacco had done their work the sober immates of the cell wit nessed such scenes as would be thought shocking in the dance-houses which cluster along the wharves of our great seaboard towns.

Mr. Le Cato's bill requiring the pay-ment of the poil tax as a prerequisite to coting should by all means become a law, it was once the law in Virginia and it was no hardship on any honest man.-Danville Register.

Surely our contemporary cannot renember the abuses that occurred under this law when it was in force in Virginia. As a general proposition, we agree that the man who is able, but will not pay his pott tax is unworthy of the ight to vote; and if the proposed law would stimulate voters to pay this tax, would have much to commend it. But n practice the law was worse than a failure. So far from holding out inmeaments to pay, with many voters it had the opposite effect, for the voter soon learned that if he did not pay his head tax, some body else would pay it for him and so was engendered and fostered a quasi bribery system that was in the extreme demoralizing. The contemptible thing abolished itself and we hope that it will never be revived in Virginia.

The West Point Plain Dealer is another wise contemporary that believes that the membership of the Legislature should be reduced, without reduction of pay. This, says the Plain Dealer, would be lasting economy. The State would have better men and get better results. Cheap labor is always the dearest labor, and in the matter of law-making surely the State should have the services of the best men in its borders. The way to secure such men is to enhance the honor of the position and increase the pay. Both are accomplished by cutting down the membership, leaving the pay as it is.

It is contended by free coiners that gold has doubled in value-that a gold dollar be true, then the gold dollar should be cut in two, and instead of containing 25.3 grains of gold, it should contain only half that quantity of the yellow metal New suppose that that were done. Suppose that the government should deglare that 12,9 grains of gold constituted a do lar and that such a dollar was full legul tender for all debts-public and private. Would such a dollar pass current at its face value? If rot, why not? If the government can, under free silver colnage, by its stamp and decree, convert fifty ents' worth of silver into a dollar, why may it not by the same process convert fifty cents' worth of gold into a dollar ? Is it not sheer extravagance to use 25.8 grains of gold in making a dollar if 12.9 grains would be enough ?

It is proposed now to raise the Ohlo Capitol. This is about the only thing they failed to raise a few weeks ago.

Nansen says the newspapers hounded him to death over here, and even with this his lecture tour was not a success.

Luctgert's lawyers talked for thirtytwo hours, but stopped in time to save a death sentence.

It will be funny to read the notices Mr. Wanamaker's ad, writers will furnish for the country papers.

Russell Sage has bought a race horse This will enable him to run down the price of other animals.

Wanamaker is to run for the Governorship of Pennsylvania. He has probably laid in a supply of blouses for the burgeoise.

Zola must recognize by this time that he is up against a cold deck.

Bernhardt is in the hands of the surgeons, but they must be very rough to make Sarah feel cut up over it. The Congressman who wants to abolish

the letter J., must consider that he has a lot of jays to deal with. An exchange says "De Lome will be hailed as a hero in Spain." Spain may honor a butcher, but we have our doubts

about her applauding a fool. Go way honey de loam ain nuthin bu mud no how.

Cuba ought to thoroughly understand by this time that she has the freedon of the United States Senate.

The Frenchman and De Lome have at

least demonstrated that it is not wise

to talk too much whether you tell the truth or not. Luctgert is mad because the jury did not find him guilty. He seems to have come to regard his case just like other

folks do. During the Atlanta kissing epidemic Sam Jones inquires "What is to be done with a kiss after it is secured." Giver back, we should say.

Mrs. Delachopper, of Troy, N. Y., is

in fail on a charge of abduction for having sold her daughter for a \$500 farm in Italy. Many other American mammas who have sold their daughters for a dukedone, not worth \$5, are still at liber-

A brilliant banquet was a fitting close to the Tailors' convention. Not all tailors are addicted to the habit of fitting clothes.

An aged Ohio woman who did not be-Heve in banks has been robbed of her savings, amounting to \$15,000. The old stocking depository is now losing favor in the Buckeye State.

Minister de Lome is now realizing that letter writing by diplomats is not necessarily diplomacy, and that withholding the pen is quite as essential as holding the tongue.

She Gives Them to Him.

Tommy-I often has fits. Teacher-Do you inherit them? Tommy-Yes, get 'em from me mother.

Journal.

Enquirer.

ionist? Papa-Yes: I wish I could do that. Mamma-Why?
Papa-I think it might amuse the baby.-Puck.

Studies to Please,

Mamma-Isn't he a wonderful contor-

The Early Christians. Teacher-What do you know about the early Chrstians? early Christians:
Tommy-Our girl is one of 'em. She
gets up in the morning and goes to
church before breakfast.—Indianapolis

All Wrong.

She-I den't think his heart is in the right place.

He—You don't?
She—No, dear. He told me that it was in another woman's keeping.—Cincinnati

Time to Catch,

Well, wait until she drops them."-

Bill-"See that girl up in the balcony?" Twe been trying to catch her eyes for an hour.

Yonkers Statesman. Deep Regret. Leading Tragic Man-Did you see how I paralyzed the audience in the death scene? By George, they were crying all

Stage Manager-Yes. They knew you weren't really dead.-Tit-Bits.

Well Balanced.

"Is your son a well-balanced young Oh, yes. He parts his hair in the middle, and stretches he watch-chain across his vest from one side to the other."—New York Evening Journal.

Recular Crank.

"I remember your wife as such a dainty and pretty little thing, Humly, and yet they tell me she has turned out a fine cook." Turned out a fine cook? She has turn

ed out half a dezen of them within the last three weeks."-Detroit Free

Miscalculation,

Johnny-"How old was Methuselah, Aunt-"Nine hundred years old,"

"Thirty, my child."
"Then papa reckoned wrong by 870 years. He said you were as old as Methuselah."—Tit-Bits. Rival Cemeteries.

In Nowhereville, in Limbo Place,
Mid lurid resking murk.
Two aged jokes met face to face,
Who'd died from overwork.

"Where rest thy bones, since thou hast died?"
'Each asked him of his brother.
'In the Almanac." the one replied,
'Farce comedy," the other.
-Indianapolis Journal.

AFTERMATH. Former Minister to Spain, Hon. Hannis Taylor heartily approves of the course of the administration towards Mr. De

Howard Gould has purchased a seat n the New York Stock Exchange. Suits to the amount of \$1,000,000 have

been entered at Omaha against Francis Grable, the man who borrowed so heaviy from the Chemical Bank of New ... In anticipation of annexation, large

numbers of travelers have gone to Hon-

olulu and made investments and the city In spite of his confession, the members of Green-Street Congregational church, Chicago, have unanimously de-

ided to retain Rev. Dr. C. O. Brown as

. . . A. E. Bateman who figured so extenlively in Virginia in the building of the Atlantic and Danville railroad is manaer in Washington for a New York brokerage house.

A petition is being circulated in Augusta county, Va., praying the Legislature to enact a law to prevent the shipment of game from the State.

Says the West Point Plain Dealer: "Dr. W. W. Parker, of Richmond, he of the weather eye, seems to be on top of the ground hog at present. Verily, February is as 'pleasant as May' just now."

Miss May Scruggs, the accomplished laughter of Pastor W. H. Scruggs of he Waycross (Ga.) Baptist church, has

Tutt's Pills Cure All Liver Ills.

Twenty Years Proof. Tutt's Liver Pills keep the bowels in natural motion and cleanse the system of all impurities An absolute cure for sick headache,

stipation and kindred diseases. "Can't do without them" R. P. Smith, Chilesburg, Va.

dyspepsia, sour stomach, con-

writes I don't know how I could do without them. I have had Liver disease for over twenty years. Am now entirely cured.

Tutt's Liver Pills

BUFFALO LITHIA WATER

"A Veritable Antidote to Albuminuria in Bright's Disease." Etc., Etc. A Powerful and the Only Known Solvent of Renal Calculi and Stone in the Bladder.

dence, Bishop's University, Montreal, Canada:

"In the Acute and Chronic Nephritic-Bright's Disease of the Nidneys of Gonty and Rheumatic origin, as well as in the graver 4thm BUFFALO LITHIA WATER to act as a vertiable antidote, and I know of no other natural agent possessing this important quality."

CASE OF MR. S.



representing some of the largest specimens of two onness and LITHIA WATER solved stone discharged by him under the action BUFFALO LITHIA WATER

Doctor of Medicine of the Faculty of Paris:

PROPRIETOR, BUFFALO LITHIA SPRINGS, VA.

been appointed teller of the South Georgia Bank of Waycross. The appointment was made according to conditions of an advertisement which the bank published a few weeks ago. The conditions were that the applicant should not apply in person, should possess a good turn for business, qualifications as a stenographer and an agreeable disposition, such as would make her popular with lady acquaintances. Of course there were many applications for the place. Miss Scruggs was the successful one.

The newspaper women of Alabama met at Montgomery and formed a press asso clation.

. . . .

It is said that the Illinois Central railroad will have a terminus at Birmingham.

Reply to Colonel Carter.

Reply to Colonel Carter.

Editor of The Times;
Sir,—In your issue of February 6th
there appears a letter from Colonel
Thomas H. Carter, of the University of
Virginia, which contains a question by a
member of the Visiting Committee from
the General Assembly with reference to
Washington and Lee University, and an
answer from Colonel Carter which I think
does injustice (I am sure uniatentionally)
to the Washington and Lee University
and which I desire, as an alumnus of and which I desire, as an alumnus of Washington and Lee, to correct. The following is the question and answer re-

ferred to: 3-Q. Why is it that the University is not as self-sustaining as Washington and

Lee University?

Answer—The Washington and Lee is an endowed institution, whose funds have been applied to its support; those of the University have been applied to the endowment of chairs and other purposes specially designated by the donors, and the former does not give free tuiling as abordary designated by the definition, a does the University of Virginia. The equipment, capacity, scope and expense of the University of Virginia are on a fa larger scale than Washington and Lee. From the answer one would suppose From the answer one would suppose that Washinston and Lee had no endowed chairs, while the fact is it has sever endowed chairs—those of Latin. Greek mathematics, physics, geology and biology, civil engineering and chemistry. Slos of its endowment is applied in this way. Of the entire income from endowment in round numbers \$1,000, \$30,000 is pair in salaries to professors and officers of the institution. It is true that Washington and Lee dies not ofter free tuition to the sons of Virginians, rich and poor nlike, but it is also true that she doe offer free tuition to many worthy young men who are not able to bear their own expenses. The record shows that of the many students at Washington and Lee since the civil war about 331-3 per cent. were educated free of tuition tees, and that a large number have received in addition to tuition substantial financial help from the Washington and Lee University and its friends. Lack of space forbids me to call attention to a circular that Washington and Lee University and its friends. all attention to a circular that W ington and Lee University has issued the subject of "Opportunities to Help" to show what Washington Lee is doing not only for the students Virginia, but for the students of Americ I am sure that no true Virginian of I am sure that no true Virginian desires to injure the University of Virginia in its noble work; but, on the other hand, would like to see it advance to greater usefulness. But we cannot shit our eyes to the ever growing opinion that the State of Virginia has no right to educate at the exepense of the State the sons of rich men who are able to pay tuition for their boys. I do not advocate reducing the appropriation to the University of Virginia, because I know nothing of the conditions that exist; but, should this annuity be reduced, I do know a way to counteract its effect to some extent-charge tuition for all students whose fathers are able to hay.

I hope to live to see the day when the University of Virginia will discard its

I hope to live to see the day when the University of Virginia will discard its primary and academic, departments and receive only post graduates. Then it will no longer come in conflict with the colleges of the State; then will students or, the South no longer poss its doors for greater advantages at northern universities; then will it be, indeed, the "capstone" of the southern school; then will stone" of the southern schools; then will Jeffersm's dream be realized; then will the State of Virginia have a university,

not only in name, but in fac-Lexington, Va., February 8, 1888,

Back to Its Old Name.

In order to overcome the objection made by merchants and other business men of the town of Bedford City to changing its name to Liberty, because of the expense of printing bill and letter heads it is proposed by the advocates of the move that the act making the change wall be no worded as not to go into effective to be a worded as not to go into effective to the change with the new worded as not to go into effective the change wall be no worded as not to go into effective the change was the change of the move that the act making the change shall be so worded as not to go into effect until the 4th day of July. 1898, or let day of January. 1899. Nor will any obligation of the town be affected by the change.—Redford Index.

There are Cooks and Cooks. The Bedford City papers publish the

following card:

"The roguery of Rev. Leslie Cook is one of the sensations of the hour. I write this line to state that this is not the Cook who was once a pastor in this county. Several years ago Rev. J. B. Cook was pastor of Mt. Olivet, Mt. Zion, Prospect and Walnut Grove church, and a high-toned, splendid minister of the gospel is he, as also is his brother, Rev. George Cook. Both of these ministers following card:

Don't You Make Any!

Every pair \$5,00 Winter Tan, Enamel, Box Calf, Vici Kid, Double Sole, Scotch Edge, Calf Lined Shoe in stock now for \$3.50. No odds and ends; no old stock. All fresh goods made this fall. Too much good weather makes it so late that CUT RATES only will sell them, so here

J. A. Grigg Shoe Co.

121 E. Broad Street.



Dr. Lyon's

AN ELEGANT TOILET LUXURY.

are now doing excellent work in Eastern are now doing excellent work in Rasteria Virginia, and it is a thousand pittles to confuse their most honorable names with the reprobate Lesile Cook. It is hoped that those who have been making mistakes in this matter will correct

hem. Respectfully, "W. S. ROYALL."

Mr. Royall is paster of the Bedford City

Unfair to Middlesex,

Statistics recently furnished by the State Auditor, showing the oriminal expenses of each county and city are rather unfair to Middlesex. The case of Mrs. Williams, brought to Middlesex from Westmoreland, on a change of venue, is charged up against Middlesex. This trial cost the Statte about \$2,00. Wers this sum deducted from the Middlesex whence account it would be shown that expense account it would be shown that that county would have a balance of fully a thousand dollars to her credit above her expenses.—West Point Vir-

Notes of the Courts, The Law and Equity Court has ad-journed for the term. On Monday next at II o'clock the docket will be called and cases set for the term. All autorneys interested are expected to be on hand. In the Hustings Court Alexander Mor-els colored was given pinety days in ris, colored, was given ninety days in jail and uned one cent for shooting in a public place.
In the Circuit Court the following suit was instituted: The Standard Off Company against Stafford Brothers for \$47.18.

The regular monthly meeting of the Clay Ward Actives will be held at the Bereidere Hall this evening, and much business of importance will come up for the Club to take active will come up for the Club to take action upon Hon. T. C. Pilcher, of the House of Delegates, and Hon. Wm. P. Barksdale, of the Senate, have consented to address the Club, and a pleasant time to all who may be able to attend is assured.

To Address the Club.

Dr. William H. Drummond, Professor Medical Jurispru-

The following plate is from a photograph, which forms a part of a communication of Dr. George H. Pierce, of Panbur. onn reporting case of Mr. N.—Stone in the Bladder-to the "New England Medical monthly." November, 100 (see page 78 of that journal), and

George Halstead Boyland, A. M., M. D., of Paris,

"There is no remedy so absolutely specific in all forms of Albuminuria and Bright's Discesse, whether BUFFALO LITHIA WATER Spring No. 2 accompactute or chronic, as BUFFALO LITHIA WATER spring No. 2 accompactute of chronic, as sufficient in the ur no as its as the last week before confinement, if this water and a milk diet are prescribed the albumen disappears rapidly from the unearly the property of the patient has a positive containing against Puerperal Convisions."

An illustrated book can be had on request containing the testimony of the most eminant physicians of this country and Europe as to the wonderful power of Buyerlo Lithia Water in Gont, Rheumarism, Bright's Disease, Gravel, Indigestion, Nervous Dyspepsia, Nervous Exhaustion, Malaria, Alcohollsm, Eczema and Blood Disorders, Diseases of Women, etc.

PURCELL, LADD & CO., RICHMOND, VA., AGENTS,

Our Loss, Your Gain! Our Mistake.

THE S. GALESKI OPTICAL CO.

Eactory S and 10Tenth Street,

Tooth Powder

Used by people of refinement for over a quarter of a century.